

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17–28403–ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David N. Cross
334 New Brooklyn Rd
Berlin, NJ 08009–9508

Social Security No.:
xxx–xx–3678

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: February 5, 2018

JAN: kaj

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 David N. Cross
 Debtor

Case No. 17-28403-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: cscnodsc

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Feb 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2018.

db David N. Cross, 334 New Brooklyn Rd, Berlin, NJ 08009-9508
 517059814 Bank of America, PO Box 31785, Tampa, FL 33631-3785
 517059815 Direct TV, Attn: Enhances Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
 517059816 +Emergency Phys. Assoc., Attn: Account Resolution Services, 1643 N Harrison Pkwy,
 Sunrise, FL 33323-2857
 517059817 KML Law Group, PC, 216 Haddon Ave, Westmont, NJ 08108-2809
 517059818 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 517059819 Razor Capital, Attn: Frontline Asset Strategies, 2700 Snelling Ave N Ste 250,
 Roseville, MN 55113-1783
 517111774 Razor Capital, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
 517059820 +Verizon New Jersey, 500 Technology Drive, Weldon Springs, NJ 63304-2225
 517059821 +Wells Fargo Home Equity, POB 31557, Billings, MT 59107-1557

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 05 2018 23:27:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 05 2018 23:27:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517059813 +E-mail/Text: bankruptcy@pepcoholdings.com Feb 05 2018 23:27:03 Atlantic City Electric,
 PO Box 13610, Philadelphia, PA 19101-3610

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2018 at the address(es) listed below:

Andrew Sklar on behalf of Trustee Andrew Sklar andy@sklarlaw.com,
 NJ43@ecfcbis.com;dolores@sklarlaw.com
 Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR
 THE HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC., TRUST 2003-SD1, MORTGAGE PASS-THROUGH
 CERTIFICATES, SERIES 2003-SD1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Scott M. Zauber on behalf of Debtor David N. Cross szauber@subranni.com,
 ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com;
 mhinnaurato@subranni.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5